

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Case No.: 09-50779

Chapter 7

Dennis E. Hecker,

Debtor.

Randall L. Seaver, Trustee,

ADV Case No. 10-5032

Plaintiff,

vs.

Dennis E. Hecker and

Christi M. Rowan,

Defendants.

NOTICE OF HEARING AND MOTION FOR CONTEMPT OF COURT

TO: Parties specified in Local Rule 9013-3.

1. Randall L. Seaver, the Chapter 7 Trustee ("**Trustee**"), by and through his undersigned counsel, moves the Court for the relief requested below and gives notice of hearing.

2. The Court will hold a hearing on this Motion at 2:00 p.m. on December 1, 2010, in Courtroom No. 8 West, U.S. Bankruptcy Court, 300 South Fourth Street, Minneapolis, Minnesota 55415, or as soon thereafter as counsel can be heard.

3. Any response to this motion must be filed and served by delivery no later than November 26, 2010, which is five (5) days before the above date (including Saturdays, Sundays and holidays). **UNLESS A RESPONSE IS TIMELY SERVED AND FILED, THE COURT MAY GRANT THE MOTION WITHOUT A HEARING.**

MOTION

4. This Court has jurisdiction over this Motion under 28 U.S.C. §§157 and 1334, Federal Rule of Bankruptcy Procedure 5005 and Local Rule 1070-1. This Motion is filed under Local Rule 9013-2. The petition commencing this Chapter 7 case was filed on June 4, 2009. The case is now pending in this Court.

5. This motion arises under 11 U.S.C. §105(a) and Rules 9014 and 9020 of the Federal Rules of Bankruptcy Procedure. Movant requests relief with respect to the failure of Defendant Christi M. Rowan ("**Rowan**") to comply with the Court's Order of October 6, 2010 (granting the Trustee's request for a preliminary injunction) ("**Order**"). A copy of the Order is attached as Exhibit A hereto.

6. Rowan's untimely response to the Order is attached hereto as Exhibit B.

7. It is apparent on its face that Rowan's response is incomplete.

8. In Debtor's accounting, which he produced pursuant to the Order, he disclosed that he gave Rowan \$18,015.00. See attached Exhibit C (Nos. 10, 11, 25 and 46). Rowan needs to account for those funds.

9. Further, through his own investigation, the Trustee has determined that Rowan has converted estate assets not disclosed in her response. Among the converted items are the items attached hereto as Exhibit D. None of these items were disclosed by Rowan.

10. It is apparent that Rowan has acquired assets with estate funds and has failed or refused to either disclose the same or to turn over said assets as required by the Order. For instance, she apparently shopped at Neiman Marcus with the bankruptcy estate's money. Nothing purchased at Neiman Marcus has been turned over to the Trustee.

11. The Trustee expects that he will incur attorneys' fees of not less than \$1,000.00.
12. If required, the Trustee gives notice that he may testify at the hearing of this matter.

WHEREFORE, the Trustee requests that this Court find that Rowan be held in civil contempt and that the Court:

1. Direct Rowan to comply with the Order;
2. Award the Trustee his costs and fees incurred in bringing this motion;
3. Directing that Rowan be held in custody until such time as the Court is convinced that Rowan has complied with this Court's orders; and,
4. For such other relief the Court deems just and proper under the circumstances.

**LEONARD, O'BRIEN,
SPENCER, GALE & SAYRE LTD.**

Dated: November 16, 2010

/e/ Matthew R. Burton
By: _____
Matthew R. Burton, #210018
Attorneys for Trustee
100 South Fifth Street, Suite 2500
Minneapolis, MN 55402
(612) 332-1030

VERIFICATION

I, Randall L. Seaver, Trustee for the Bankruptcy Estate of Dennis E. Hecker, named in the foregoing Notice of Hearing and Motion for Contempt of Court, declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information and belief.

Dated: November 16, 2010

/s/ Randall L. Seaver

Randall L. Seaver

430400

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

BKY No. 09-50779

Dennis E. Hecker,

Debtor.

Randall L. Seaver, Trustee,

ADV No. 10-5032

Plaintiff,

v.

Dennis E. Hecker and
Christi M. Rowan,

Defendants.

ORDER

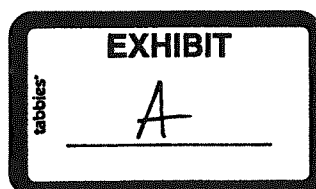
This adversary proceeding is before the court on the motion of the plaintiff for a preliminary injunction.

Based on the motion and the file,

The court finds that the proceeds of Prudential Insurance checks which have not been turned over to the trustee (approximately \$109,000.00) is property of the bankruptcy estate and the defendants are wrongfully exercising dominion and control over the same. It is also likely that defendants possess and control, or have already disposed of, additional property of the estate.

THEREFORE IT IS ORDERED:

1. The plaintiff's request for expedited relief is granted.



NOTICE OF ELECTRONIC ENTRY AND
FILING ORDER OR JUDGMENT
Filed and Docket Entry made on **10/06/2010**
Lori Vosejpka, Clerk, by LMH

2. The defendants, their agents or assigns are enjoined from using, disposing, transferring, encumbering, secreting or destroying any and all estate property, including estate property concealed by Hecker.

3. The defendants, their agents or assigns shall, within 24 hours of this order, disclose all estate property in their possession to the trustee and allow the trustee access thereto.

4. The defendants are enjoined from using, removing, concealing, disposing of or encumbering or transferring any personal property including all property purchased with money from the cashing of the Prudential checks.

5. The defendants, their agents or assigns shall, within 24 hours of this order, fully account for their use of the proceeds of the Prudential checks, or other estate property, and shall turn over to the trustee all property purchased with any of the proceeds of the Prudential checks or other estate property.

6. This preliminary injunction shall remain in effect until a trial is held in this adversary proceeding or until further order of this court.

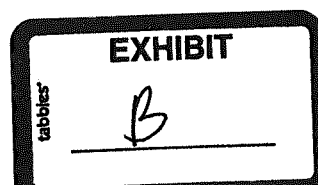
Dated: October 6, 2010

/s/ Robert J. Kressel

United States Bankruptcy Judge

428319

From: christi rowan <christimrowan@me.com>
To: Matthew Burton <MBurton@losgs.com>
Date: 10/7/2010 9:35 PM
Subject: Injunction information
Attachments: letter to burton 10+7+2010.pdf; Utilities newdimensionshistory_jvr_ar_statement2-1.pdf; Utility Copies (dragged) 1.pdf; Utility Copies (dragged) 2.pdf; Utility Copies (dragged) 3.pdf; Utility Copies (dragged) 4.pdf; Utility Copies (dragged) 5.pdf; Utility Copies (dragged) 6.pdf; Utility Copies (dragged).pdf



FROM THE DESK OF
CHRISTI ROWAN

October 7, 2010
Leonard, O'Brien, Spencer, Gale & Sayre, LTD
Matthew Burton
100 South Fifth Street
Suite 2500
Minneapolis, MN 55402
Telephone: (612) 332-1030
Fax: (612) 332-2740

Dear Mr. Burton,

I do not have any assets or money that belongs to Denny Hecker's insurance funds as of July 30, 2010.

Sincerely yours,

Christi Rowan

1615 Northridge Drive Wayzata, MN 55391

Dec 29, 2009	Gas Bill	\$414.41	\$414.41
Dec 17, 2009	Payment		\$(-1000.00)
Dec 17, 2009	Payment		\$(-460.15)
Nov 25, 2009	Gas Bill	\$1460.15	\$225.26
Nov 25, 2009	Late Fee		\$18.25
Oct 27, 2009	Gas Bill	\$1216.64	\$150.45
Oct 09, 2009	Payment		\$(-454.00)
Sep 29, 2009	Gas Bill	\$1520.19	\$223.70
Sep 03, 2009	Manual Posting		\$843.00
Sep 01, 2009	Gas Bill	\$453.49	\$453.49
Aug 28, 2009	Payment		\$(-833.00)
Jul 31, 2009	Gas Bill	\$833.00	\$563.57
Jul 31, 2009	Late Fee		\$3.98
Jul 02, 2009	Gas Bill	\$265.45	\$265.45

Questions or comments ?
Send us an [e-mail](#).

NITRO GREEN
P.O. Box 41
Maple Plain, MN 55359

(763) 972-6360

CHRISTI ROWAN
1615 NORTHRIDGE DRIVE
WAYZATA, MN 55391-9571

Statement

Account No.	Date
149	08/01/10
Total Amount Due	
\$	2,992.79

Due Upon Receipt

Amount Enclosed \$ _____

REMIT TO: NITRO GREEN

Services Rendered At: ROWAN CHRISTI
 1615 NORTHRIDGE DRIVE
 WAYZATA MN 55391-9571

Page # 1

Previous Balance: **1,927.79**

DATE	DESCRIPTION	AMOUNT
07/01/10	REMOVE SHRUBS 2 TRIPS // TRUCK AND TRAILER LOADS	125.00
07/08/10	MOW	210.00
07/09/10	HAUL AWAY 2 TRAILER LOADS OF TREE BRANCHES	200.00
07/15/10	MOW	210.00
07/22/10	MOW	210.00
07/22/10	PAID 100 CASH	CR 100.00
07/29/10	MOW	210.00
Current		Over 30
Over 60		Over 90
Total Amount Due		
1,165.00		1,827.79
		\$ 2,992.79

**WE DO MOSQUITO CONTROL. IF YOU ARE HAVING
 PROBLEMS WITH MOSQUITOES PLEASE CALL.
 THANK YOU**

Dolphin Pool & Spa, Inc
3405 Highway 169 North
Plymouth, MN 55441

763-542-9000

Invoice

Date	Invoice #
5/18/2010	717306

Bill To

CHRISTI ROWAN
1615 NORTHRIDGE DRIVE
MEDINA, MN 55430

PAID

THANK YOU FOR CHOOSING DOLPHIN POOL & SPA

P.O. No.	Terms	Tech/Sales ...
	Due on receipt	TS

Qty	Description	Amount
1	POOL OPEN (MESH COVER)	239.00T

How likely would you be to recomend our company to your friends?

Not likley 0 - 1 - 2 - 3 - 4 - 5 - 6 - 7 - 8 - 9 - 10 Very likely

Would you like to be contacted regarding your response?
 Yes - No

Return this original survey to our store and receive \$5 off a purchase of \$50 or more.

Sales Tax (7.275%)	\$17.39
Subtotal	\$239.00
Total	\$256.39
Payments/Credits	\$-256.39
Balance Due	\$0.00



CHRISTI ROWAN
1615 NORTHRIDGE DR
WAYZATA MN 55391 9571

Account
Billing Date Jun 19, 2010

Previous Balance	284.66
Payment Received 6/16/10 <i>Thank you!</i>	-583.66
Adjustments	299.36
New Charges Due 7/8/10	201.40

Total Amount Due	\$201.76
Payment Due By	7/8/10

Your account is past due in the amount of \$.36. If already paid, please disregard.

Please detach and enclose with your payment.



CHRISTI ROWAN
1615 NORTHRIDGE DR
WAYZATA MN 55391-9571

Account Number 763 473-1104 535

Total Amount Due \$201.76

Payment Due By 7/8/10

Amount Enclosed _____

Qwest
P O Box 91154
Seattle, WA 98111-9254



CHRISTI ROWAN
1615 NORTHRIDGE DR
WAYZATA MN 55391 9571

Account
Billing Date Jul 19, 2010

Previous Balance	201.76
New Charges Due 8/6/10	150.64

Total Amount Due	\$352.40
Payment Due By	8/6/10

Your account is past due in the amount of \$201.76. If already paid, please disregard.

Please detach and enclose with your payment.



CHRISTI ROWAN
1615 NORTHRIDGE DR
WAYZATA MN 55391-9571

Account Number 763 473-1104 535

Total Amount Due \$352.40

Payment Due By 8/6/10

Amount Enclosed _____

Qwest
P O Box 91154
Seattle, WA 98111-9254



Always There.®

QUESTIONS OR COMMENTS?

CenterPoint Energy
PO BOX 1144
MINNEAPOLIS MN 55440-1144
(Address not for bill payment)
Monday - Friday Call 7 a.m. - 6 p.m.
Bill info 612-372-4727
Moving 612-372-4720
Credit 612-372-4680
Home Service Plus
24 hours a day 612-333-6466

DID YOU KNOW?

For detailed information on our newly approved rate structure, please see insert or visit:
www.centerpointenergy.com/rate
case

We haven't received the past due charges of \$265.69.
Please pay this amount today.
If you've recently made your payment, Thank You.

Step up to the plate and enter the Bring it Home with the Twins contest! Win 4 tickets to a party in a Target Field suite on Sept. 8 and the chance to win the grand prize gas grill. Enter to win at CenterPointEnergy.com/twins.

41

Keep this part of your bill

Customer name	CHRISTI ROWAN
Account number	8085114-4
Billing date	07/28/2010
Date due	08/25/2010
Total amount due	\$ 749.98

ACCT SUMMARY

	Other charges	Gas charges
Previous balance	\$ 99.90	\$609.00
Payment 07/02/2010	- 37.95	- 317.05
Balance forward	61.95	\$ 291.98
Late fee 07/28/2010		3.06
Interim rate refund 07/11/2010		- 88.24
Current billing	61.95	419.28
Total amount due	\$123.90	\$626.08

SERVICE ADDRESS

1615 Northridge Dr
Wayzata MN 55391-9571

YOUR GAS USAGE

35 Day billing period	06/21/2010 to 07/26/2010	Meter # M19890837809
Current reading	07/26/2010	5158
Previous reading	06/21/2010	4752
Metered usage	406 CCF X Therm factor of 1.11538 = Therms used in 35 days =	453
Next meter reading	08/25/2010	
Next billing date	08/26/2010	

YOUR BILL IN DETAIL

	Residential Rate
Basic charge	\$8.00
Delivery charge	75.37
Gas Affordability PRG	2.22
*Cost of gas	
0-30 therms	30 therms @ \$0.36067/THM 10.82
31-110 therms	80 therms @ \$0.52800/THM 42.24
111-165 therms	55 therms @ \$0.67455/THM 37.10
166-200 therms	35 therms @ \$0.70286/THM 24.60
Over 200 therms	253 therms @ \$0.75296/THM 190.50
Special tax	0.98
County sales tax	0.59
State sales tax	26.86
Total current charges	\$419.28

OTHER CHARGES DETAIL

Total Repair Plan	\$37.95
(Additional coverage: AC Tune-Up, Fireplace Tune-Up, Furnace Tune-Up)	24.00
Total other charges	\$61.95

Avg daily gas use: This period this yr 12.9 therms; this period last yr 29.5 therms

Page 1 of 1

Avg daily temp: This period this year 76°F; this period last year 71°F.



Always There.®

CENTERPOINT ENERGY
PO BOX 1144
MINNEAPOLIS MN 55440-1144

Mail this portion with payment. Please do not include letters or notes

Account number	8085114-0
Date due	08/25/2010
Total amount due	\$ 749.98
No checks allowed	

CENTERPOINT ENERGY
PO BOX 4671
HOUSTON TX 77210-4671



00000074 02 SP 0.610 2

CHRISTI ROWAN
1615 NORTHRIDGE DR
WAYZATA MN 55391-9571



0820029736718

007200000808511405000000749980000007499831

HOME ABOUT US SERVICES NEWSROOM COMMUNITY INVESTORS CAREERS

NATURAL GAS ELECTRICITY PIPELINES FIELD SERVICES ... AND MORE


LOGGED IN AS
christi rowan

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My Account OnlineCHANGE USERID OR
PASSWORD

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ACCOUNT DETAIL

▶ RECENT BILL

▶ VIEW AND PAY YOUR BILL

▶ AUTOMATIC BANK DRAFT

▶ BUDGET PLAN

▶ REPAIR PLAN

▶ SERVICE APPOINTMENTS

▶ GAS USAGE HISTORY

▶ ACCOUNT TRANSACTION

HISTORY

▶ CHANGE ACCOUNT

INFORMATION

OTHER ONLINE PAYMENT
SERVICES

FAQ

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Natural Gas Service

RESIDENTIAL

BUSINESS

BUILDERS & TRADE ALLIES

My Account Online > Account Detail > Account Transaction History

Account Transaction History

View your account transactions

Account Number 000008085114-0
 Name on Account CHRISTI ROWAN
 Service Address 1615 NORTHRIDGE DR
 WAYZATA MN 55391-9571
 Current Balance \$830.05

A record of your recent account activity is shown below.

Posting Date	Transaction Type	Invoice Amount	Debit/Credit
Aug 26, 2010	Gas Bill	\$830.05	\$221.78
Aug 26, 2010	Late Fee		\$6.34
Aug 24, 2010	Manual Posting		\$61.95
Aug 10, 2010	Payment		\$(-210.00)
Jul 28, 2010	Gas Bill	\$749.98	\$419.28
Jul 28, 2010	Late Fee		\$3.06
Jul 26, 2010	Manual Posting		\$61.95
Jul 11, 2010	Manual Posting		\$(-88.24)
Jul 02, 2010	Payment		\$(-355.00)
Jun 25, 2010	Gas Bill	\$708.93	\$609.03
Jun 23, 2010	Manual Posting		\$61.95
Jun 02, 2010	Payment		\$(-321.94)
May 25, 2010	Gas Bill	\$359.89	\$142.59
May 25, 2010	Late Fee		\$2.32
May 23, 2010	Manual Posting		\$37.95
May 12, 2010	Charge		\$22.50
May 12, 2010	Payment		\$(-1000.00)
May 12, 2010	Payment		\$(-900.00)
Apr 26, 2010	Late Fee		\$28.20
Apr 26, 2010	Gas Bill	\$2054.53	\$136.41
Apr 06, 2010	Returns		\$10.00
Apr 06, 2010	Returns		\$500.00
Mar 26, 2010	Gas Bill	\$833.79	\$333.79
Mar 24, 2010	Payment		\$(-500.00)
Feb 25, 2010	Late Fee		\$14.78
Feb 25, 2010	Gas Bill	\$1546.13	\$546.04
Jan 27, 2010	Gas Bill	\$985.31	\$564.68
Jan 27, 2010	Late Fee		\$6.22

Helpful Tips

Seal air leaks!
 Every home is different, but a very leaky house can cost up to 40% more to heat or cool due to lost energy.

 [Help](#)

Statement

JOHN V. RIMARCIK: Business
107 Washington Avenue North
Minneapolis, Minnesota 55401
(612) 339-5712

Statement Date: 10/09/2010

Customer Number: 00-NEWDIM

NEW DIMENSIONS LLC
219 NORTH SECOND STREET
SUITE 120
MINNEAPOLIS, MN 55401

Contact:

Date	Description	Charge	Credit	Balance
4/1/2010	Security Deposit	1,500.00		
6/23/2010	Payment Ref: 66769086		1,000.00	
6/23/2010	Payment Ref: 66769087		500.00	0.00
4/9/2010	RENT: 204 Washington Av N	500.00		
6/23/2010	Payment Ref: 66769087		500.00	0.00
4/9/2010	Advance for Utilities	500.00		500.00
4/30/2010	Centerpoint Energy Minnegasco	17.56		17.56
4/30/2010	Minneapolis Finance: Water	39.26		39.26
4/30/2010	Xcel Energy	46.88		46.88
5/1/2010	Advance for Utilities	0.00		0.00
5/8/2010	Interest	37.50		37.50
5/9/2010	RENT: 204 Washington Av N	500.00		500.00
5/9/2010	RENT: 204 Washington Av N	0.00		0.00
5/30/2010	Centerpoint Energy Minnegasco	17.56		17.56
5/30/2010	Minneapolis Finance: Water	39.26		39.26
5/30/2010	Xcel Energy	93.32		93.32
6/8/2010	Interest	45.00		45.00
6/9/2010	RENT: 204 Washington Av N	500.00		500.00
6/30/2010	Interest	53.74		53.74
6/30/2010	Centerpoint Energy Minnegasco	18.56		18.56
6/30/2010	Minneapolis Finance: Water	41.22		41.22
6/30/2010	Xcel Energy	151.04		151.04
7/9/2010	RENT: 204 Washington Av N	500.00		500.00
7/31/2010	Interest	39.01		39.01
8/9/2010	RENT: 204 Washington Av N	500.00		500.00
8/9/2010	Centerpoint Energy Minnegasco	18.28		18.28
8/9/2010	Xcel Energy	97.57		97.57
8/31/2010	Interest	48.84		48.84
9/9/2010	RENT: 204 Washington Av N	500.00		500.00
9/9/2010	Centerpoint Energy Minnegasco	16.32		16.32
9/9/2010	Xcel Energy	98.80		98.80
9/9/2010	Minneapolis Finance: Water	10.30		10.30
9/30/2010	Interest	58.95		58.95
10/9/2010	RENT: 204 Washington Av N	500.00		500.00

Continued

Statement

JOHN V. RIMARCIK: Business
 107 Washington Avenue North
 Minneapolis, Minnesota 55401
 (612) 339-5712

Statement Date: 10/09/2010

Customer Number: 00-NEWDIM

NEW DIMENSIONS LLC
 219 NORTH SECOND STREET
 SUITE 120
 MINNEAPOLIS, MN 55401

Contact:

Date	Description	Charge	Credit	Balance
10/9/2010	Centerpoint Energy Minnegasco	13.58		13.58
10/9/2010	Xcel Energy	86.15		86.15
10/9/2010	Minneapolis Finance: Water	5.15		5.15

Total: 4,593.85

Current	30 Days	60 Days	90 Days	120 Days	Balance Due
663.83	674.26	654.86	764.56	1,836.34	4,593.85

Your account with us is seriously past due.
 Remit today so that we may continue to serve you.

From: christi rowan <christimrowan@me.com>
To: Matthew Burton <MBurton@losgs.com>
Date: 10/7/2010 9:22 PM
Subject: INJUNCTION INFORMATION
Attachments: CR 1Wright-Hennepin Electric Cooperative - Payment History.pdf; - CR Wright-Hennepin Electric Cooperative - Payment History.pdf; D. CR CashPass Deposits June-July2010.pdf; Part.003; CR- DEPOSITS FOR JUNE -JULY2010.pdf; C. CR CashPass June-July 2010.pdf; direct tv - July 2010.pdf; direct tv - July payment august billing 2010.pdf; direct tv - june 2010.pdf

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Payment History



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[Billing History](#)
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[Usage History](#)
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15016840942 - Electric

Current Account

Account Number **15016840942**
Account Holder Name **Christi M Rowan**
Service Address **1615 Northridge Dr**

PAYMENT HISTORY

The following data represents the most recent historical payments against your account.

[Previous](#)

Page 2 of 3

[Next](#)

PAYMENT DATE	STATUS	PAYMENT AMOUNT
24-Aug-2010	Processed	\$ 130.00
01-Jul-2010	Processed	\$ 568.00
02-Jun-2010	Processed	\$ 600.00
08-Apr-2010	Processed	\$ 2125.30
18-Mar-2010	Processed	\$ 320.00
17-Mar-2010	Processed	\$ 833.00
18-Feb-2010	Reversed	\$ 1000.00

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All rights reserved.
6800 Electric Drive, PO Box 330 Rockford, MN 55373-0330
(763) 477-3000

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View by Statement Date: 06/03/2010

Billing Address:
DENNY HECKER
 1615 N RIDGE DR
 WAYZATA, MN
 55391-9571

Service Address:
DENNY HECKER
 1615 N RIDGE DR
 WAYZATA, MN
 55391-9571



❏ Date Due

❏ Account Number

❏ Amount Due

06/22/2010

035779132

\$192.09

Pay online today at directv.com/myaccount

❏ Account Summary

Bill Statement Date	Previous Balance	
06/03/2010	Payments	246.19
	Current Charges & Fees	-246.19
	Adjustments & Credits	181.96
	Taxes	-2.33
		12.46
	Amount Due	\$192.09

To contact us call 1-800-531-5000

Refer 10 friends and get \$1000 off your bill! They each get \$100 off! Friends must call 1-866-443-8869 by 7/21/10 and give your account number when ordering. Conditions apply. Visit directv.com/refer for details.

Get access to your teams & scores - With ScoreGuide™, only on DIRECTV. Press the RED button while watching any sports channel.

Attention Golf Fans! The U.S. Open Experience. Catch bonus coverage and interactive fun Chs 701-705, June 17-20.

❏ Account Activity

Start	End	Description	Amount
		Previous Balance	246.19
05/17		Payment - Thank You - VISA	-246.19

Current Charges for Service Period 06/02/10 - 07/01/10

06/02	07/01	PREMIER Monthly	114.99
06/02	07/01	HD Access Monthly	10.00
05/23		PPV: Tooth Fairy ADT on receiver 2186-879769	4.99
05/24		PPV: The Spy Next Door (HD) on receiver 2186-879769	5.99
05/26		PPV: Dear John (HD) ADT on receiver 2186-879769	5.99

Fees

06/03	Leased Receiver	5.00
06/03	Leased Receiver	5.00
06/03	Leased Receiver	5.00
06/03	Leased Receiver	5.00
06/03	Leased Receiver	5.00
06/03	Leased Receiver	5.00
06/03	Leased Receiver	5.00
06/03	Primary Leased Receiver	5.00

Adjustments & Credits

05/17	06/01	Minimum Service Partial Month Charge	2.67
06/03		Primary Leased Receiver	-5.00 Credit

Taxes

Sales Tax	12.46
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AMOUNT DUE	\$192.09
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[Cancel Paperless Statements](#)

[< Back to Summary](#)[Download PDF](#)[Print](#)

View by Statement Date: 08/03/2010

Service Interruption Date: 08/12/2010

Billing Address:

CHRISTI ROWAN
1615 NORTHRIDGE DR
WAYZATA, MN
55391-9571

Service Address:

DENNY HECKER
1615 N RIDGE DR
WAYZATA, MN
55391-9571



Date Due	Account Number	Amount Due
Immediately	035779132	\$326.75

To ensure fastest payment processing close this window and select the Pay Today option. For a list of other payment options visit <http://www.directv.com/billinginfo>.

Pay online today at directv.com/myaccount

Account Summary

Bill Statement Date	Previous Balance	
08/03/2010		392.73
	Payments	-242.09
	Current Charges & Fees	169.99
	Adjustments & Credits	-5.00
	Taxes	11.12
	Amount Due	\$326.75

To contact us call 1-800-531-5000

IMPORTANT Please pay your bill immediately to avoid losing your service. If your service is interrupted, you must return all leased receivers to DIRECTV or be charged a non-return fee.

Refer 10 friends and get \$1000 off your bill! They each get \$100 off! Friends must call 1-866-443-8869 by 10/6/10 and give your account number when ordering. Conditions apply. Visit directv.com/refer for details.

Customer Information Channel 1 Tune in to see new videos and learn more about your DIRECTV services and special features.

Account Activity

Start	End	Description	Amount
		Previous Balance	392.73

07/14	Payment - Thank You - MasterCard	-192.09
08/02	Payment - Thank You - MasterCard	-50.00

Current Charges for Service Period 08/02/10 - 09/01/10

08/02	09/01	PREMIER Monthly	114.99
08/02	09/01	HD Access Monthly	10.00

Fees

08/03	Late Fee	5.00
08/03	Leased Receiver	5.00
08/03	Leased Receiver	5.00
08/03	Leased Receiver	5.00
08/03	Leased Receiver	5.00
08/03	Leased Receiver	5.00
08/03	Leased Receiver	5.00
08/03	Leased Receiver	5.00
08/03	Primary Leased Receiver	5.00

Adjustments & Credits

08/03	Primary Leased Receiver	-5.00	Credit
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Taxes

Sales Tax	11.12
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AMOUNT DUE	\$326.75
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See back of bill for a list of payment methods. Avoid the \$5 phone payment fee by paying online or mailing your payment!

Cancel Paperless Statements

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View by Statement Date: 07/03/2010

Service Interruption Date: 07/17/2010

Billing Address:

DENNY HECKER
1615 N RIDGE DR
WAYZATA, MN
55391-9571

Service Address:

DENNY HECKER
1615 N RIDGE DR
WAYZATA, MN
55391-9571



Date Due

Account Number

Amount Due

Immediately

035779132

\$392.73

To ensure fastest payment processing close this window and select the
Pay Today option. For a list of other payment options visit
<http://www.directv.com/billinginfo>.

Pay online today at directv.com/myaccount

Account Summary

Bill Statement Date	Previous Balance	192.09
07/03/2010	Payments	0.00
	Current Charges & Fees	192.95
	Adjustments & Credits	-5.00
	Taxes	12.69
	Amount Due	\$392.73

To contact us call 1-800-531-5000

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Refer 10 friends and get \$1000 off your bill! They each get \$100 off! Friends must call 1-866-443-8869 by 7/21/10 and give your account number when ordering. Conditions apply. Visit directv.com/refer for details.

Attention Golf Fans! The British Open Experience Catch bonus coverage and interactive fun Channels 701-705, July 15-18.

Account Activity

Start	End	Description	Amount
		Previous Balance	192.09
		Payment	0.00
Current Charges for Service Period 07/02/10 - 08/01/10			
07/02	08/01	PREMIER Monthly	114.99
07/02	08/01	HD Access Monthly	10.00
06/08		PPV: The Princess and The (HD) on receiver 2186-879769	5.99
06/08		PPV: It's Complicated (HD) ADT on receiver 2186-879769	5.99
06/14		PPV: The Princess and The (HD) on receiver 2186-879769	5.99
06/18		PPV: When In Rome ADT on receiver 2186-879769	4.99
Fees			
07/03		Late Fee	5.00
07/03		Leased Receiver	5.00
07/03		Leased Receiver	5.00
07/03		Leased Receiver	5.00
07/03		Leased Receiver	5.00
07/03		Leased Receiver	5.00
07/03		Leased Receiver	5.00
07/03		Leased Receiver	5.00
07/03		Primary Leased Receiver	5.00
Adjustments & Credits			
07/03		Primary Leased Receiver	-5.00 Credit
Taxes			

Sales Tax	12.69
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AMOUNT DUE**\$392.73**

See back of bill for a list of payment methods. Avoid the \$5 phone payment fee by paying online or mailing your payment!

Cancel Paperless Statements

CHRISTI ROWAN DEPOSITS JUNE - JULY 2010

TRANSACTIONS

Type	Date	Description	Amount	Balance
child support	6/1/10	child support	\$ 1,910.00	
brent	6/1/10		\$ 1,000.00	
cr annuity	6/11/10	transamerica life insurance - owned policy since 1996	\$ 1,345.00	
DH	6/29/10	instructed to pay bills	\$ 1,475.00	
child support	7/1/10	child support	\$ 1,910.00	
brent	7/1/10		\$ 1,000.00	
wells fargo	7/1/10	closed account , sent funds left in account	\$ 75.00	
wells fargo	7/1/10	closed account , sent funds left in account	\$ 10.00	
DH	7/4/10	cash pass mc transfer to cr cash pass mc , instructed to pay bills	\$ 750.00	
June llc	7/3/10	sold clothes	\$ 539.62	
DH	7/8/10	cash pass mc transfer to cr cash pass mc , instructed to pay bills	\$ 500.00	
rsvp	7/13/10	wedding photography editing	\$ 500.00	
DH	7/16/10	cash pass mc transfer to cr cash pass mc , instructed to pay bills	\$ 250.00	
June llc	7/18/10	sold clothes	\$ 503.13	
DH	7/20/10	cash pass mc transfer to cr cash pass mc , instructed to pay bills	\$ 400.00	
brent	7/22/10		\$ 1,000.00	
DH	7/27-7/30/2010	cash pass mc transfer to cr cash pass mc , instructed to pay bills	\$ 1,750.00	
CR TO DH	7/30/10		\$ (300.00)	
		Subtotal	\$ 14,717.00	
		CR FUNDS	\$ 10,342.00	
		DH FUNDS	\$ 4,375.00	

Account Transaction View

Christi Rowan
1615 N Ridge Drive
Wayzata, MN 55391

06/01/2010 - 07/31/2010
Account Number: [REDACTED]

Account Information Profile

Available Cash	\$0.48
Total Authorizations This Period	\$0.00
Total Credits This Period	\$13240.65
Total Debits This Period	\$-12374.38

Authorization Detail

(No authorizations exist for the current date range.)

Transaction Detail

<u>Date▲</u>	<u>Details</u>	<u>Amount</u>
07/31/2010	Settled Authorization - DELTA REINSTATE MILES\6N512 Juniper Ct\8DELTA REINSTATE MILES 888-750-3284 IL	\$-268.75
07/31/2010	Settled Authorization - APPLAUSE\7246 E 1ST ST\SCOTTSDALE \852APPLAUSE SCOTTSDALE AZ	\$-35.00
07/31/2010	Settled Authorization - THE DISNEY STORE #333 \7014-2216 E CAMELTHE DISNEY STORE #333 SCOTTSDALE AZ	\$-32.69
07/31/2010	Settled Authorization - APL*ITUNES\1 INFINITE LOOP\866-712-7753\APL*ITUNES 866-712-7753 CA	\$-2.83
07/31/2010	Settled Authorization - YOGURTLAND FASHION SQ \4513 N SCOTTSDALEYOGURTLAND FASHION S SCOTTSDALE AZ	\$-5.59
07/31/2010	Settled Authorization - SAUCE-SCOTTSDALE W\7135 E CAMELBACK R\SCSAUCE-SCOTTSDALE W SCOTTSDALE AZ	\$-23.15
07/31/2010	Settled Authorization - OLIVE & IVY\7135 E CAMELBACK RD\SCOTTSDAOLIVE & IVY SCOTTSDALE AZ	\$-43.91
07/31/2010	Settled Authorization - BREADSMITH OF MINNEQPS\1816 SO PLYMOUTH BREADSMITH OF MINNETON MINNETONKA MN	\$-17.95
07/30/2010	Fee - Card2Card fee	\$-2.50
07/30/2010	CashPass Card-2-Card Transfer	\$-150.00
07/30/2010	Card to Card	\$250.00
07/30/2010	Card to Card	\$250.00
07/30/2010	Card to Card	\$200.00
07/30/2010	Settled Authorization - JUSTANSWER *EXPERTS\38 Keyes Ave Ste 15JUSTANSWER *EXPERTHLP 888-587-8220 CA	\$-76.00
07/30/2010	Settled Authorization - BLUE BURRITO GRILLE #9\7014 E CAMELBACK BBG RESTAURANTS LLC SCOTTSDALE AZ	\$-14.34
07/30/2010	Settled Authorization - BURGER KING - 20351QPS\4300 GLUMACK DRIVBurger King - E MSP St. Paul MN	\$-5.57
07/30/2010	Settled Authorization - NT FRENCH MEAD20354QPS\3412 CONCOURSE C NT French Meadow Baker St. Paul MN	\$-9.64
07/30/2010	Settled Authorization - SARKU JAPAN 204 QAE\7014 EAST CAMELBASARKU JAPAN 204 SCOTTSDALE AZ	\$-6.62
07/30/2010	Settled Authorization - Z TEJAS SCOTTSDALE #10\7014 E. CAMELBACKZ' TEJAS INC SCOTTSDALE AZ	\$-57.20
07/30/2010	Settled Authorization - OLIVE & IVY\7135 E CAMELBACK RD\SCOTTSDAOLIVE & IVY SCOTTSDALE AZ	\$-2.45
07/30/2010	Settled Authorization - JUICY COUTURE #3500 \7041 E CAMEBACK RJUICY COUTURE #3500	\$-52.10

07/30/2010	SCOTTSDALE AZ	\$-00.15
07/29/2010	Card to Card	
07/29/2010	Settled Authorization - HENNEPIN COUNTY DISTRI\300 S 6TH ST\612-HENNEPIN COUNTY DISTRI MINNEAPOLIS MN	\$100.00
07/29/2010	Settled Debit - 3806-W-LAKE-S MINNEAPOLIS MN	\$-73.25
07/29/2010	Settled Authorization - SUPERAMERICA 04172\3800 W LAKE ST\MINNEASUPERAMERICA 04172 MINNEAPOLIS MN	\$-62.50
07/29/2010	Settled Authorization - WEST PHOTO \21 UNIVERSITY AVEWEST PHOTO MINNEAPOLIS MN	\$-55.22
07/29/2010	Settled Authorization - BRUEGGERS #71 QAE\1808 S PLYMOUTH RBRUEGGERS #71 MINNETONKA MN	\$-226.34
07/28/2010	Card to Card	\$-11.46
07/28/2010	Card to Card	\$250.00
07/28/2010	Fee - ATM Domestic Fee	\$250.00
07/27/2010	Card to Card	\$-2.00
07/27/2010	Card to Card	\$250.00
07/27/2010	Card to Card	\$250.00
07/26/2010	Settled Authorization - WESTRN UNION*CALL CASH\20 CORPORATE HILLWESTRN UNION*CALL CASH 800-525-3403 MO	\$250.00
07/24/2010	Settled Debit - 4175 Vinewood Lane Nor Plymouth MN	\$-269.99
07/24/2010	Settled Debit - 16705 Country Rd 24 PLYMOUTH MN	\$-100.50
07/24/2010	Settled Debit - ELM CREEK BLVD SP#B18 MAPLE GROVE MN	\$-54.02
07/24/2010	Settled Debit - 12129 ELM CREEK BLVD. MAPLE GROVE MN	\$-386.36
07/24/2010	Settled Authorization - STARBUCKS USA 00023QPS\16725 C R 24 SBUX Plymouth #02330 Plymouth MN	\$-62.98
07/24/2010	Settled Authorization - CHAMPPS #65201 \1641 PLYMOUTH ROAFRANCHISE SERVICES MINNETONKA MN	\$-13.53
07/23/2010	Fee - Transaction fee	\$-75.34
07/23/2010	Settled Debit - AMERICAN AIRLINES FCU DFW AIRPORT TX	\$-0.45
07/23/2010	Settled Authorization - CA ONE@DAL/FTWRTH INTL\2333 S INTL PKWY CA ONE@DAL/FTWRTH INTL DFW AIRPORT TX	\$-62.50
07/23/2010	Settled Authorization - WESTIN GALLERIA DALLAS\13340 DALLAS PKWYWESTIN GALLERIA DALLAS DALLAS TX	\$-10.23
07/22/2010	Fee - Transaction fee	\$-116.67
07/22/2010	Fee - Transaction fee	\$-0.45
07/22/2010	Fee - Transaction fee	\$-0.45
07/22/2010	Fee - Load Fee	\$-0.45
07/22/2010	DirectNet Load	\$-2.00
07/22/2010	Settled Authorization - CORNER BAKERY 01100916\13350 N DALLAS PKCORNERBAKERY0091 DALLAS TX	\$1000.00
07/22/2010	Settled Authorization - DIRECT SU\1300 MENDOTA HEIGHTS\DFW\55120SUN COUNTRY SY EFHKKI DFW AIRPORT TX	\$-22.34
07/22/2010	Settled Authorization - ORANGECUP \13350 DALLAS PARKORANGECUP DALLAS TX	\$-118.24
07/21/2010	Fee - ATM Domestic Fee	\$-12.45
07/21/2010	Settled Authorization - SALLY BEAUTY #2922 QPS\170 E STACY RD STSALLY BEAUTY #2922 ALLEN TX	\$-2.00
07/20/2010	Card to Card	\$-4.14
07/20/2010	Card to Card	\$100.00
07/20/2010	Card to Card	\$50.00
07/20/2010	Settled Debit - 1226 W MCDERMOTT DR ALLEN TX	\$250.00
07/20/2010	Settled Debit - 900 W MCDERMOTT DR ALLEN TX	\$-17.45
07/20/2010	Settled Authorization - CINEMARK USA Q36\7201 CENTRAL EXPSCINEMARK (THE LEGACY PLANO TX	\$-8.10
07/20/2010	Settled Authorization - TEXACO 0309094\802 W. MCDERMOTT DRIVE\ALTWIN CREEKS ALLEN TX	\$-38.00
07/19/2010	Fee - Transaction fee	\$-58.67
07/19/2010	Fee - Transaction fee	\$-0.45
07/19/2010	Settled Authorization - STARBUCKS USA 00063QPS\904 MCDERMOTT DRISBUX Allen #06321 Allen TX	\$-0.45
07/19/2010	Settled Authorization - TEXAS ROADHOUSE #2247 \2773 US HIGHWAY 7TEXAS ROADHOUSE	\$-13.86

07/19/2010	#224 SHERMAN TX	\$-55.00
07/19/2010	Settled Authorization - MOZY.COM \2162 GROVE PKWY #Mozy com 801-7562331 UT	\$-9.90
07/18/2010	Settled Debit - 900 W MCDERMOTT DR ALLEN TX	\$-100.50
07/17/2010	Settled Authorization - LORD FLETCHERS\3746 SUNSET DR\SPRING PARLORD FLETCHERS SPRING PARK MN	\$-156.00
07/16/2010	Fee - Transaction fee	\$-0.45
07/16/2010	Card to Card	\$250.00
07/16/2010	Settled Authorization - ATTM *512049118342 \12525 CINGULAR WAAT&T QD MNY ALPHARETTA GA	\$-131.97
07/15/2010	Settled Authorization - THE UPS STORE #3798 \1161 WAYZATA BLVDTHE UPS STORE #3798 WAYZATA MN	\$-10.00
07/15/2010	Settled Authorization - 11320-LULULEMON SHOP W\#3254, 1639 WEST 11320-LULULEMON SHOP ST LOUIS PARK MN	\$-225.00
07/15/2010	Settled Authorization - CHIPOTLE 1172 QAE\12509 WAYZATA BLVCHIPOTLE 1172 MINNETONKA MN	\$-7.78
07/14/2010	Fee - Monthly fee	\$-6.95
07/13/2010	Fee - Load Fee	\$-2.00
07/13/2010	DirectNet Load	\$500.00
07/12/2010	CashPass Card-2-Card Transfer	\$-210.00
07/12/2010	Fee - Card2Card fee	\$-2.50
07/12/2010	Fee - Card2Card fee	\$-2.50
07/12/2010	CashPass Card-2-Card Transfer	\$-250.00
07/12/2010	CashPass Card-2-Card Transfer	\$-150.00
07/12/2010	Fee - Card2Card fee	\$-2.50
07/12/2010	Settled Authorization - TURTLE BREAD-TOSCA \3421 W 44TH STREETTURTLE BREAD-TOSCA MINNEAPOLIS MN	\$-10.85
07/12/2010	Settled Authorization - BEAD MONKEY INC THE\3717 WEST 50TH STREEBead Monkey Inc The Minneapolis MN	\$-13.96
07/10/2010	Settled Debit - URBAN OUTFITTERS 63 BLOOMINGTON MN	\$-192.20
07/10/2010	Settled Debit - 3060 Excelsior Blvd. Minneapolis MN	\$-39.03
07/10/2010	Settled Authorization - STARBUCKS USA 00024QPS\740 E LAKE ST SBUX Wayzata #02440 Wayzata MN	\$-9.82
07/10/2010	Settled Authorization - HGI MAPLE GROVE\6350 VINEWOOD LN N\MAPLEHilton Garden Maple Gr Maple Grove MN	\$-88.22
07/10/2010	Settled Authorization - WOLFGANG PUCK EXPREQPS\MALL OF AMERICA SWOLFGANG PUCK EXPRESS BLOOMINGTON MN	\$-21.63
07/09/2010	Fee - Transaction fee	\$-0.45
07/09/2010	Settled Authorization - DAIRY QUEEN #11160 QPS\4000 ANNAPOLIS LNDairy Queen #11160 PLYMOUTH MN	\$-7.80
07/09/2010	Settled Authorization - SAUCE PIZZA & WINE\1610 West End Blvd.\9SAUCE PIZZA & WINE MINNEAPOLIS MN	\$-57.12
07/09/2010	Settled Authorization - ORIGINAL PANCAKE HOUSE\6322 VINEWOOD LN ORIGINAL PANCAKE HOUSE MAPLE GROVE MN	\$-50.43
07/09/2010	Settled Authorization - OH BABY ON THE LAK\743 LAKE STREET EA\WAOH BABY ON THE LAK WAYZATA MN	\$-87.88
07/09/2010	Settled Authorization - MANN THEATRES INC. QPS\3400 VICKSBERG LAMANN THEATRES INC. PLYMOUTH MN	\$-21.75
07/09/2010	Settled Authorization - DOMINO'S PIZZA #7357 \13590 GROVE DR DOMINO'S PIZZA #0735 MAPLE GROVE MN	\$-20.40
07/08/2010	Fee - Transaction fee	\$-0.45
07/08/2010	Card to Card	\$250.00
07/08/2010	Card to Card	\$250.00
07/08/2010	Settled Authorization - THE UPS STORE #3798 \1161 WAYZATA BLVDTHE UPS STORE #3798 WAYZATA MN	\$-6.68
07/07/2010	Settled Authorization - MORTS DELICATESSEN\525 WINNETKA AVE N\GOMorts Delicatessen Golden Valley MN	\$-77.97
07/07/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON WAYZATA MN	\$-12.00
07/07/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON	\$-60.00

07/07/2010	WAYZATA MN	\$-00.00
07/06/2010	Settled Authorization - LUNDS #8 Q\1151 WAYZATA BLVD\WLUNDS #8 WAYZATA MN	\$-141.35
07/06/2010	Settled Authorization - MENARDS GOLDEN VALLEY\6800 WAYZATA BLVD\MENARDS - GOLDEN VALLE GOLDEN VALLEY MN	\$-105.26
07/06/2010	Settled Authorization - GRAND VIEW LODGE & TEN\23611 S WOODWARD GRAND VIEW LODGE & TEN NISSWA MN	\$-100.00
07/06/2010	Settled Authorization - BRUEGGERS #225 QAE\4000 ANNAPOLIS LABRUEGGERS #225 PLYMOUTH MN	\$-5.44
07/04/2010	Card to Card	\$250.00
07/04/2010	Card to Card	\$250.00
07/04/2010	Card to Card	\$250.00
07/03/2010	Settled Authorization - FEES\8750 N CENTRAL EXPY 20TH FL\214-750FEES 214-750-2700 TX	\$-3.95
07/03/2010	Settled Authorization - EDINA GRILL\5028 FRANCE AVE S\EDINA\5541EDINA GRILL EDINA MN	\$-50.70
07/03/2010	Settled Authorization - CENTERPOINT ENERGY\8750 N CENTRAL EXPY 2CENTERPOINT ENERGY 612-372-4727 TX	\$-355.00
07/02/2010	Settled Authorization - VON MAUR EDEN PRAIRIE\400 EDEN PRAIRIE CEDEN PRAIRIE EDEN PRAIRIE MN	\$-45.16
07/02/2010	Settled Authorization - ITALIAN TAN\4000 ANNAPOLIS LAN\PLYMOUTH\ITALIAN TAN PLYMOUTH MN	\$-114.26
07/02/2010	Settled Authorization - COS BAR OF EDINA\3905 W 50TH ST\EDINA\55COS BAR OF EDINA EDINA MN	\$-21.99
07/02/2010	Settled Authorization - COS BAR OF EDINA\3905 W 50TH ST\EDINA\55COS BAR OF EDINA EDINA MN	\$-80.99
07/02/2010	Settled Authorization - STARBUCKS USA 00024QPS\740 E LAKE ST SBUX Wayzata #02440 Wayzata MN	\$-3.16
07/01/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON WAYZATA MN	\$-45.00
07/01/2010	Settled Authorization - J CREW RETAIL #602 \60 EAST BROADWAY J CREW RETAIL #602 BLOOMINGTON MN	\$-443.43
06/30/2010	Settled Authorization - WEST ELM 0916\1111 Metropolitan Ave #H20WEST ELM 0916 CHARLOTTE NC	\$-172.69
06/30/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON WAYZATA MN	\$-30.00
06/30/2010	Settled Authorization - LOWES #01955*\3205 VICKSBURG LANE NORTH\LOWE'S #1955 PLYMOUTH MN	\$-43.19
06/30/2010	Settled Authorization - CHIPOTLE 0196 QAE\3425 VICKSBURG LACHIPOTLE 0196 PLYMOUTH MN	\$-17.65
06/30/2010	Settled Authorization - CHIPOTLE 0196 QAE\3425 VICKSBURG LACHIPOTLE 0196 PLYMOUTH MN	\$-3.59
06/29/2010	Fee - Load Fee	\$-2.00
06/29/2010	DirectNet Load	\$1475.00
06/29/2010	Settled Authorization - J CREW RETAIL #602 \60 EAST BROADWAY J CREW RETAIL #602 BLOOMINGTON MN	\$-301.96
06/28/2010	Settled Authorization - INT*INTELIUS CM\500 108TH AVE NE, STE 16INT*INTELIUS CM 888-445-2727 WA	\$-4.49
06/28/2010	Settled Authorization - PAYTEK SOLUTIONS\240 GLENIS DRIVE\MURFREPAYTEK SOLUTIONS MURFREESBORO TN	\$-104.20
06/28/2010	Settled Authorization - HOMEGOODS #326\4190 VINEWOOD LN N STE 13HOMEGOODS #326 PLYMOUTH MN	\$-36.44
06/28/2010	Settled Authorization - TJMAXX #0727\4190 VINEWOOD LN N\PLYMOUTH TJMAXX #0727 PLYMOUTH MN	\$-24.97
06/26/2010	Settled Authorization - ATTM *512049118342 \12525 CINGULAR WAAT&T QD MNY ALPHARETTA GA	\$-150.00
06/26/2010	Settled Authorization - CHIPOTLE 0884 QAE\1313 WAYZATA BLVDCHIPOTLE 0884 WAYZATA MN	\$-14.75
06/26/2010	Settled Authorization - DUNDEE NURSERY & FLORA\16800 HIGHWAY 55 DUNDEE NURSERY & LANDS PLYMOUTH MN	\$-28.65
06/26/2010	Settled Debit - TCF WAYZATA CORP DU WAYZATA MN	\$-163.00
06/26/2010	Settled Authorization - THE ORIGINAL PANCAKE H\901 E LAKE ST\WAYTHE ORIGINAL PANCAKE H WAYZATA MN	\$-24.51

06/26/2010	Settled Authorization - HOMEGOODS #326\4190 VINEWOOD LN N STE 13HOMEGOODS #326 PLYMOUTH MN	\$-105.02
06/26/2010	Settled Authorization - HOLIDAY STATIONSTORE#3\16825 COUNTY ROADHOLIDAY STATIONSTORES PLYMOUTH MN	\$-66.90
06/25/2010	Fee - ATM Domestic Fee	\$-2.00
06/25/2010	Settled Authorization - BIRCHS RESTAURANT\1935 W WAYZATA BLVD\LOBIRCHS RESTAURANT LONG LAKE MN	\$-90.00
06/25/2010	Settled Authorization - CENTERPOINT ENERGY\8750 N CENTRAL EXPY 2CENTERPOINT ENERGY 612-372-4727 TX	\$-158.20
06/25/2010	Settled Authorization - DUNDEE NURSERY & FLORA\16800 HIGHWAY 55 DUNDEE NURSERY & LANDS PLYMOUTH MN	\$-49.76
06/25/2010	Settled Authorization - FEES\8750 N CENTRAL EXPY 20TH FL\214-750FEES 214-750-2700 TX	\$-3.95
06/25/2010	Settled Authorization - HENNEPIN CTY COLLECTIO\300 S 6TH ST\MINNHENNEPIN CTY COLLECTIO MINNEAPOLIS MN	\$-150.00
06/24/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON WAYZATA MN	\$-440.00
06/24/2010	Settled Authorization - YUM \4000 MINNETONKA BYUM MINNEAPOLIS MN	\$-28.70
06/24/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON WAYZATA MN	\$-30.00
06/24/2010	Settled Authorization - SUNGLASS HUT 60043296\12363 WAYZATA BLVSUNGLASS HUT 4329 MINNETONKA MN	\$-654.32
06/24/2010	Settled Authorization - DOLPHIN POOL & SPA, IN\3405 HWY 169 N\PLDOLPHIN POOL & SPA, IN PLYMOUTH MN	\$-643.64
06/24/2010	Settled Authorization - NATURES HARVEST\320 WAYZATA BLVD E\WAYZANATURES HARVEST WAYZATA MN	\$-101.91
06/24/2010	Settled Authorization - CHIPOTLE 0884 QAE\1313 WAYZATA BLVDCHIPOTLE 0884 WAYZATA MN	\$-15.39
06/24/2010	Settled Authorization - NOW CARE MEDICAL CENTE\2000 PLYMOUTH RD\NOW CARE MEDICAL CENTE MINNETONKA MN	\$-27.00
06/24/2010	Settled Authorization - AFM*AM FAMILY INSURANC\6000 American ParAFM*AM FAMILY INSURANC 608-242-4100 WI	\$-37.16
06/24/2010	Settled Authorization - KRAEMER'S TRUE VALUE I\862 EAST LAKE ST KRAEMER'S TRUE VALUE I WAYZATA MN	\$-25.69
06/23/2010	DirectNet Load	\$2313.24
06/23/2010	Fee - Load Fee	\$-2.00
06/23/2010	Settled Authorization - CHIPOTLE 0884\1313 WAYZATA BLVD.\WAYZATACHIPOTLE 0884 WAYZATA MN	\$-26.50
06/23/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON WAYZATA MN	\$-40.00
06/23/2010	Settled Authorization - DAIRY QUEEN #11160 QPS\4000 ANNAPOLIS LNDairy QUEEN #11160 PLYMOUTH MN	\$-30.20
06/23/2010	Settled Authorization - PENNY DUPONT WELLS\4000 STRATFORD RDG\EXPENNY DUPONT WELLS EXCELSIOR MN	\$-236.15
06/23/2010	Settled Authorization - TLF*CANDELIGHT FLORAL\275 LAKE ST E\WAYZTLF*CANDELIGHT FLORAL WAYZATA MN	\$-15.02
06/23/2010	Settled Authorization - SUPERAMERICA 04497 QAE\6955 MARKET ST\GOSUPERAMERICA 04497 GOLDEN VALLEY MN	\$-12.63
06/23/2010	Settled Authorization - STEELE FITNESS\714 E LAKE ST\WAYZATA\553STEELE FITNESS WAYZATA MN	\$-232.00
06/22/2010	Settled Authorization - ATTM *737366864GPL \12525 CINGULAR WAAT&T QD GREAT PLAINS ALPHARETTA GA	\$-150.00
06/21/2010	Fee - Load Fee	\$-2.00
06/21/2010	DirectNet Load	\$2420.00
06/21/2010	Settled Authorization - JON CHARLES SALON \1313 WAYZATA BLVDJON CHARLES SALON WAYZATA MN	\$-363.21
06/21/2010	Settled Authorization - TARGET 00001QPS\13201 RIDGEDALE DTARGET MINNETONKA MN	\$-165.59
06/19/2010	DirectNet Load	\$382.41
06/19/2010	Fee - Load Fee	\$-2.00
06/19/2010	DirectNet Load	\$200.00
06/19/2010	Fee - Load Fee	\$-2.00

06/19/2010	Settled Authorization - CREMA CAFE\3403 LYNDAL AVENUE S\MINNEAPCREMA CAFE MINNEAPOLIS MN	\$-7.54
06/19/2010	Settled Authorization - CHINS ASIA FRESH #1QPS\11300 WAYZATA BOUCHINS ASIA FRESH #104 MINNETONKA MN	\$-13.95
06/19/2010	Settled Authorization - CAPS DENTAL PLAN\937 SIBLEY STREET S\952CAPS DENTAL PLAN SHAKOPEE MN	\$-53.00
06/19/2010	Settled Authorization - BAJA ST LOUIS PARK QAE\4997 EXCELSIOR BLBAJA ST LOUIS PARK ST LOUIS PARK MN	\$-20.73
06/18/2010	Settled Authorization - HOLIDAY STNSTORE 0404\601 N 5TH ST\MINNEHOLIDAY STATIONSTORES MINNEAPOLIS MN	\$-67.18
06/18/2010	Settled Authorization - MOZY.COM \2162 GROVE PKWY #Mozy com 801-7562331 UT	\$-8.42
06/18/2010	Settled Authorization - BRUEGGERS #71 QAE\1808 S PLYMOUTH RBRUEGGERS #71 MINNETONKA MN	\$-8.88
06/17/2010	Settled Authorization - 318 \318 WATER STREET 318 EXCELSIOR MN	\$-31.82
06/17/2010	Settled Authorization - BRUEGGERS #523 QAE\1650 PARK PLACE BBRUEGGERS #523 ST. LOUIS PAR MN	\$-8.30
06/16/2010	Settled Authorization - ATTM *512049118342 \12525 CINGULAR WAAT&T QD MNY ALPHARETTA GA	\$-312.85
06/16/2010	Settled Authorization - QWESTCOMM*TN763\4250 N FAIRFAX DR\800-24QWEST *COMMUNICATIONS 800-244-1111 CO	\$-204.00
06/16/2010	Settled Authorization - ITALIAN TAN\4000 ANNAPOLIS LAN\PLYMOUTH\ITALIAN TAN PLYMOUTH MN	\$-57.21
06/16/2010	Settled Authorization - QWESTCOMM*TN763\4250 N FAIRFAX DR\800-24QWEST *COMMUNICATIONS 800-244-1111 CO	\$-34.00
06/15/2010	Fee - Load Fee	\$-2.00
06/15/2010	DirectNet Load	\$200.00
06/15/2010	Settled Authorization - LUNDS #9 Q\3455 VICKSBURG LANELUNDS PLYMOUTH MN	\$-185.06
06/14/2010	Fee - Activation Fee	\$-9.95
06/14/2010	Fee - Load Fee	\$-2.00
06/14/2010	DirectNet Load	\$800.00

Download your Transaction Detail for the current date range:

Export Format:

Quicken 99+

Download

Bank Transfer History

This is a record of all loads to your CashPass Card.

Date of Load	Load Type	Status	Description	Amount
07/30/2010	Card to Card	Processed	N/A	\$250.00
07/30/2010	Card to Card	Processed	N/A	\$250.00
07/30/2010	Card to Card	Processed	N/A	\$200.00
07/29/2010	Card to Card	Processed	N/A	\$100.00
07/28/2010	Card to Card	Processed	N/A	\$250.00
07/28/2010	Card to Card	Processed	N/A	\$250.00
07/27/2010	Card to Card	Processed	N/A	\$250.00
07/27/2010	Card to Card	Processed	N/A	\$250.00
07/27/2010	Card to Card	Processed	N/A	\$250.00
07/22/2010	DirectNet Load	Processed	N/A	\$1000.00
07/20/2010	Card to Card	Processed	N/A	\$100.00
07/20/2010	Card to Card	Processed	N/A	\$50.00
07/20/2010	Card to Card	Processed	N/A	\$250.00
07/16/2010	Card to Card	Processed	N/A	\$250.00
07/13/2010	DirectNet Load	Processed	N/A	\$500.00
07/08/2010	Card to Card	Processed	N/A	\$250.00
07/08/2010	Card to Card	Processed	N/A	\$250.00
07/04/2010	Card to Card	Processed	N/A	\$250.00
07/04/2010	Card to Card	Processed	N/A	\$250.00
07/04/2010	Card to Card	Processed	N/A	\$250.00
06/29/2010	DirectNet Load	Processed	N/A	\$1475.00
06/23/2010	DirectNet Load	Processed	N/A	\$2313.24
06/21/2010	DirectNet Load	Processed	N/A	\$2420.00
06/19/2010	DirectNet Load	Processed	N/A	\$382.41
06/19/2010	DirectNet Load	Processed	N/A	\$200.00
06/15/2010	DirectNet Load	Processed	N/A	\$200.00
06/14/2010	DirectNet Load	Processed	N/A	\$800.00

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Payment History

Print

[All Accounts](#)[Account Summary](#)[Billing History](#)[Pay Online Now](#)[Payment History](#)[Usage History](#)[Email/Password](#)[Log Out](#)

15016840942-Electric

Current Account

Account Number 15016840942

Account Holder Name Christi M Rowan

Service Address 1615 Northridge Dr

PAYMENT HISTORY

The following data represents the most recent historical payments against your account.

[Previous](#)

Page 1 of 3

[Next](#)

PAYMENT DATE	STATUS	PAYMENT AMOUNT
09-Sep-2010	Processed	\$ 8.30
09-Sep-2010	Processed	\$ 100.00
09-Sep-2010	Processed	\$ 200.00
08-Sep-2010	Processed	\$ 100.00
08-Sep-2010	Processed	\$ 500.00
08-Sep-2010	Processed	\$ 450.00
26-Aug-2010	Processed	\$ 500.00

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All rights reserved.
6800 Electric Drive, PO Box 330 Rockford, MN 55373-0330
(763) 477-3000

[Legal](#)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

DENNIS E. HECKER,

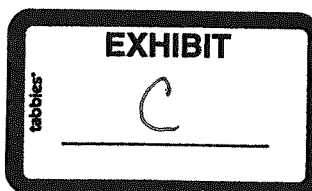
BKY. No. 09-50779
Adversary 10-5032

Debtor's accounting

Debtor.

Debtor provides this accounting to the trustee:

- 1 Debtor has paid \$18000.00 rent to John V. Rimarcik, at 612-339-2404 for leased office space at 219 North Second Street, Mpls, MN 55401 and 204 Washington Ave. N., Minneapolis, MN 55401. See attached bill and leases.
- 2 Debtor paid Phil's Movers \$5000.00 in cash on or about July 15, 2010. Phil's Movers can be contacted 612-850-5587.
- 3 Debtor paid \$4500.00 in repairs and maintenance for 1615 Northridge between June and July 2010.. Debtor paid some of this in cash, and put some of the expenses on Cash Pass
- 4 Debtor paid \$1900 cash to Nitro Green for the entire 2010 season. He still owes them \$5000.00. Nitro Green can be reached at 763-972-6360.
- 5 Debtor paid Jim Gustafson \$5000.00 on or about June 15-June 25th, 2010. \$3000 was repayment of a loan, and \$2000 was to reimburse his expenses. Jim Gustafson can be reached at:
[REDACTED]
- 6 Debtor paid \$4300.00 to Lafayette Country Club by money order on or about June, 2010. LaFayette Country Club can be reached at 952-471-9600.
- 7 Debtor paid Manny's \$2750.00 on or about June 12, 2010. They can be reached at 612-339-9900.
- 8 Debtor paid Wayzata Country Club \$1200.00 cash on June 20, 2010. They can be reached at 952-473-8846.
- 9 Debtor paid \$6215.00 in checks, both of which checks bounced. Debtor then paid \$8500.00 in



cash to Auto Concepts between June 20, 2010 and July 1, 2010. Auto Concepts can be reached at 612-296-9546.

10 Debtor gave Christi Rowan \$8000.00 to clear an overdraft on her TCF account, by giving her cash on June 15, 2010. Christi Rowa can be reached at [REDACTED]

11 Debtor gave \$2000 to Christi Rowan on or about June 20, 2010, which she wired to LandRover Capital to catch up on missed car payments.

12 Debtor paid \$1082 by money order to DirecTV on or about June 20, 2010, on a cable TV account held in the name of Christi Rowan.

13 Debtor paid \$163.00 to Christi Rowan on or about June 20, 2010, to cover an overdraft she said she had.

14 Debtor paid \$950.00 in cash or money orders to Dolphin Pool in mid June, 2010. Dolphin Pool can be reached at 763-542-9000.

15 Debtor paid \$600.00 to Randy Sanitation on or about June 20, 2010 in a combination of cash and money orders. Randy Sanitation can be reached at 763) 972-3335.

16 Debtor paid \$163.00 on his cash pass for DirecTV service in July, 2010. DirecTV can be reached at 1-800-494-4388 .

17 Debtor paid \$830 by money order to Wright Hennepin Coop on or about mid June, 2010. They can be reached at 763-477-3000.

18 Debtor paid \$500.00 cash to Verizon for an account in Denny Hecker, Jim Gustafson or Christi Rowan, on or about June 10-June 20, 2010.

19 Debtor paid \$1139 to Qwest by money order on or about June 20, 2010 for an account in the name of Christi Rowan.

20 Debtor paid \$269.00 to Christi Rowan to pay to Western Union.

21 Debtor paid \$150.00 in cash or debit card for Christi Rowan's cell phone on ar about June 20-July 10, 2010.

22 Debtor paid \$2100.00 to Medica, Deltaq Dental and to the State of Minnesota Comprehensive in the summer of 2010 for health insurance. He paid this amount by money order or cash pass.

- 23 Debtor paid \$1800.00 in gas in June and July 2010. He estimates this because he paid cash, and his gas expense was \$200.00 a week. He usually went to SuperAmerica, Costco or Holiday.
- 24 Debtor paid roughly \$600.00 in cash in office supplies at Office Depo and Office Max in June and July, 2010.
- 24 Debtor paid \$3000.00 to buy three PRUCO accounts at Prudential. He paid this in cash at the Prudential office, Mike Nelson, in Minnetonka. Mike Nelson can be reached at 952-544-2562.
- 25 Debtor paid \$1168.00 in money order to pay off a judgment in the name of Christi Rowan at the Hennepin County Government Center in June of 2010.
- 26 Debtor incurred \$60.00 in parking, paid in cash at the Hennepin County Government Center, in the summer of 2010
- 27 Debtor incurred \$100.00 in cash for his son, Jake's, orthodontia in late June, 2010. He paid the cash to Wayzata Orthodontics.
- 28 Debtor incurred \$4419.00 for a series of root canals with Dr. Dulac in early June-July 15, 2010. Dr. Dulac can be reached at (952) 925-2176.
- 29 Debtor incurred \$889 in cash, and possibly more, for prescriptions at CVS in Plymouth, MN in early June-July 15, 2010. Dr. They can be reached at (763) 478-4612.
- 30 Debtor incurred \$126.00 and possibly more, at Walgreens in Plymouth for prescriptions in early June-July 15, 2010. . They can be reached at (763) 253-8917 .
- 31 Debtor incurred \$262.00, and possibly more, for prescriptions at Costco in St. Louis Park, MN in early June-July 15, 2010. . They can be reached at (763) 582-9600.
- 32 Debtor incurred \$100.00 cash for prescriptions for his daughter, [REDACTED] at Prairie Stone Pharmacy in early June-July 15, 2010. . They can be reached at (952) 473-1687.
- 33 Debtor incurred \$100.00 at Edina Family Physicians by paying cash on his bill in early June-July 15, 2010. They can be reached at 952-925-2200.
- 34 Debtor incurred \$700.00 in cash with Dr. William Hoffman in Plymouth, MN for an emergency extraction. He can be reached at (952) 925-2525.
- 35 Debtor paid \$689.00 cash to Phoenix consulting for his son's therapy in June or July, 2010. They

can be reached at 952-922-8822.

36 Debtor paid \$250.00 in cash to Dr. Dawn Koehler for his daughter's medical bill in June or July, 2010. She can be reached at (952) 476-5465.

37 Debtor paid \$1500 cash to Greg Orthin, the CFO of all of Mr. Hecker's companies, for work on his criminal case. He was paid in cash and money orders on or about June 10-July 4th, 2010. He can be reached at 612-720-4944.

38 Debtor paid Dr. Carrie Parrente, debtor's psychiatrist, \$200.00 in cash in late June, 2010. She can be reached at 952-393-3148.

39 Debtor paid Dr. Mark Shaefer, debtor's psychiatrist, \$200.00 in cash in late June, 2010. He can be reached at 952-854-5550.

40 Debtor has incurred approximately \$3200.00 in cash for groceries throughout June and July, 2010, usually at Lunds or Costo or Cub.

41 Debtor has paid \$1400.00 in cash for miscellaneous kids' expenses. He has given this cash directly to his minor children for their needs in June and July, 2010.

42 Debtor has paid \$804.00 in cash to Walmart for miscellaneous living expenses (likely yard maintenance expenses) in June and July, 2010.

43 Debtor has paid \$276.00 in cash to Target for miscellaneous living expenses in June and July, 2010.

44 Debtor has paid \$75.00, or more, to Storchak Dry Cleaners in cash in June and July 2010. They can be reached at vstorchak@mvrhomecare.com.

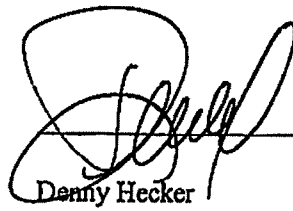
45 Debtor funded a prepaid Cash Pass MasterCard between June 19, 2010 and July 19, 2010 in the amount of \$10733.15. He paid for that in cash, at Your Exchange in Columbia Heights. They can be reached at (763) 786-8066.

46 Debtor gave Christi Rowan cash in the amount of \$6847 between June 19, 2010 and July 19, 2010. [REDACTED].

47 Debtor paid out a total of \$110,594.00 that he can document. Some of this money was from the proceeds of the life insurance policy, and the balance was from a \$15000 401K that was awarded to the debtor from the family court.

48 Debtor has no remaining funds from the liquidation of estate assets. He has nothing to turn over to the court.

October 7, 2010



Denny Hecker

455916160<0T0782790-072/0-06/28/2010>091915654

WESTERN MONEY ORDER

WESTERN UNION FINANCIAL SERVICES INC. - ISSUERS
 3700-05 Englewood, Colorado

EXALTY 5260-00

A 505179 D 06:2910
T 1518 01
140667490731 L 000000

14-066769073
\$ 200.00

PAY EXACTLY TWO HUNDRED DOLLARS AND NO CENTS
PAY TO THE
ORDER OF

#40047655

THE

LE NEILMAN MARCOS GROUP
BERGDOFF GOODBYAN

PAYMENT FOR/ACCT. #

11021004001: 40140567890731"

000020000000

4014055759073111
:007001201::

0000000000

SERVICE CHARGE
 If the Motor Carrier is not paid within 10 days of the date of the invoice, there will be a non-refundable service charge of 1.5% per month on the amount due. The service charge will be deducted from the amount owed on the invoice. If the service charge is not paid by the 10th day of the month following the month in which the invoice was issued, the Motor Carrier will be deemed to have waived its right to collect the service charge. The Motor Carrier will not be responsible for any loss of interest or other charges incurred by the Motor Carrier as a result of the Motor Carrier's failure to pay the invoice within the time specified. The Motor Carrier will not be responsible for any loss of interest or other charges incurred by the Motor Carrier as a result of the Motor Carrier's failure to pay the invoice within the time specified.

06-1989-1288
WELLS FARGO BANK, N.A.
NEW YORK, NY

[illegible]

WESTERN UNION MONEY ORDER	
WESTERN UNION FINANCIAL SERVICES INC. - ISSUER Englewood, Colorado	
* * * PAY EXACTLY \$1000.00	
#40047635	14-066769074
PAY EXACTLY ONE THOUSAND DOLLARS AND NO CENTS	
PAY TO THE ORDER OF <i>Neuman Marcus</i>	
PURCHASER'S ADDRESS	
PAYMENT FOR ACCT. #	
14-066769074	
1518 01	
140667690740 L 000000	
\$ 1000.00	
10221004001 40140667690740	
00001000000	

SERVICE CHARGE
If this Money Order is not used or cashed (presented for payment) within one (1) year of the purchase date, there will be a non-refundable service charge applied (where permitted by law). The service charge will be deducted from the amount shown on the Money Order. The service charge is fifty cents (50c) per month from the date of purchase, not to exceed forty-two dollars (\$42) (or where such charge exceeds the maximum amount permitted by law, the maximum amount permitted by law)

PAY TO THE ORDER OF
WELLS FARGO BANK, N.A.
FOR DEPOSIT ONLY
THE NEUMAN MARCUS GROUP INC

ENDORSE ABOVE THIS LINE

NOTICE Do not cash this Money Order for any person from whom you are not able to recover your payment. Should this item bear any unauthorized signature, be stolen, improperly completed, or altered, issuer will either stop payment thereon or charge back against any endorsement. For customer service, call 1-800-599-5600. Intended for domestic use only. Western Union Money Order and Design is a service mark of Western Union Holdings, Inc.
Warning - do not cash check without noting true watermark. Hold up to light to verify presence of watermark.

WESTERN UNION MONEY ORDER
 Western Union Financial Services Inc. - Issuer
 Englewood, Colorado
 14-066769077
 \$500.00
 PAY EXACTLY FIVE HUNDRED DOLLARS AND NO CENTS
 PAY TO THE ORDER OF
 1615 N 48th St
 55391
 PAYMENT FOR ACCT. #
 14-066769077
 \$500.00
 509179 D 061910
 1520 01
 140557690776 L 000000

NOTICE Do not cash this Money Order for any person from whom you are not able to recover your payment. Should this item bear any unauthorized signature, be stolen, improperly completed, or altered, issuer will either stop payment hereon or charge back and not be responsible. For customer service, call 1-800-999-9550. Intended for domestic use only. Western Union Money Order and Design is a service mark of Western Union Holdings, Inc.

Warning - Do not cash check without noting this watermark. Hold up to light to verify presence of watermark.

ENDORSE ABOVE THIS LINE
 PAY TO THE ORDER OF
 KLEIN BANK
 FOR DEPOSIT ONLY
 GRETHEN HOUSE TOO. INC.

SERVICE CHARGE
 If this Money Order is used or cashed (premiered for payment) within one (1) year of the purchase date, there will be a non-refundable service charge of \$2.00 per payment by law. The service charge will be deducted from the amount shown on the Money Order. The service charge is 1/100th (50¢) per month from the date of purchase, not to exceed forty-two dollars (\$42.00) where such charge exceeds the maximum amount permitted by law, the maximum amount permitted by law.

1021004000 40140667690776

NOTICE Do not cash this money order for any person from whom you are not able to recover your payment. Should the item bear any unauthorized signature or be altered, it is void. Payment in change back against any bank or financial institution is void. For customer service, call 1-800-898-9950. (Standard for domestic use only. Western Union money order and design is a service mark of Western Union.)

WESTERN UNION MONEY ORDER		WESTERN UNION FINANCIAL SERVICES INC. - ISSUER	
Payable at Western Union Money Order Department, N.Y. 10005, Colorado		Englewood, Colorado	
PAY EXACTLY SIX HUNDRED DOLLARS AND NO CENTS		14-066769130	
PAY TO THE ORDER OF <u>PAUL BROWN</u>		1538 01	
<u>145 NORTH HIGHLAND AVE</u>		140667691307 L 0000000	
<u>55391</u>		\$600.00	
<u>CHEN BROWN</u>			
102100400: 40140667691307			

BOFD
Washington
2010-09-01

FRANKLIN NATIONAL BANK
FOR DEPOSIT ONLY
PAY TO THE ORDER OF
ANDY BROWN POOL SERVICE INC

NOTICE Do not cash this Money Order for any person from whom you are not able to recover your payment. Should this item bear any unauthorized signature, be stolen, improperly completed, or altered, issuer will enter stop payment herein of charges back against any endorsement. For customer service, call 1-800-929-9000. Order and Design is a service mark of Western Union Holdings, Inc.

Warning - do not cash check without noting true watermark. Hold up to light to verify presence of watermark.

Service Charge If this Money Order is not used or cashed (in whole or in part) within one (1) year of the purchase date, there will be a non-refundable service charge applied (where permitted by law). The service charge will be deducted from the amount shown on the Money Order. The service charge is fifty cents (\$0.50) per month from the date of purchase, not to exceed forty-two dollars (\$42) (or where such charge exceeds the maximum amount permitted by law).

[illegible]

Image Source: Image List Upload Date: 2010-10-06

[illegible]

If the Money Order is not used or cashed (presented for payment) within one (1) year of the purchase date, there will be a non-refundable service charge applied (when permitted by law). The service charge will be deducted from the amount shown on the Money Order. The service charge is fifty cents (50¢) per month from the date of purchase, not to exceed forty-two dollars (\$42) (or where such charge exceeds the maximum amount permitted by law, the maximum amount permitted by law).

ENDORSE ABOVE THIS LINE

SERVICE CHARGE:
If this Money Order is not used or cashed, presented for payment within the (1) year of its purchase, there will be a non-refundable service charge applied. (Note continued by law) The service charge will be deducted from the amount shown on the Money Order. The service charge is fifty cents (50¢) per month from the date of purchase, not to exceed forty-two dollars (\$42) (or where such charge exceeds the maximum amount permitted by law, the maximum is total permitted by law).

[illegible]

ENDORSE ABOVE THIS LINE

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Case No.: 09-50779
Chapter 7

Dennis E. Hecker,

Debtor.

Randall L. Seaver, Trustee,

ADV Case No. 10-5032

Plaintiff,

vs.

Dennis E. Hecker and
Christi M. Rowan,

Defendants.

MEMORANDUM OF LAW IN SUPPPORT OF MOTION FOR CONTEMPT

INTRODUCTION

The Trustee submits the following Memorandum of Law in Support of his Motion for Civil Contempt of Court. The relevant facts are outlined in the Notice of Hearing and Motion for Contempt of Court filed herewith.

ARGUMENT

I. THE COURT SHOULD FIND ROWAN IN CIVIL CONTEMPT OF COURT BECAUSE SHE VIOLATED A SPECIFIC ORDER OF WHICH SHE WAS AWARE.

A bankruptcy court has the power to issue an order of contempt. *Koehler v. Grant*, 213 B.R. 567, 570 (8th Cir. 1997). Section 105(a) of the Bankruptcy Code provides, in relevant part:

The court may issue any order, process, or judgment that is necessary or appropriate to carry out the provisions of this title.

11 U.S.C. § 105(a).

Civil contempt, in contrast to criminal contempt, is meant to compensate the complaining party and/or coerce the defendant into complying with the court's order. *Hubbard v. Fleet Mortg. Co.*, 810 F.2d 778, 781 (8th Cir. 1987). The complaining party need not show that the defendant "willfully" violated the order. *In re Atkins*, 176 B.R. 998, 1009 (Bankr. D. Minn. 1994); see also, *United States v. Open Access Technology International, Inc.* 527 F.Supp.2d 910, 912 (D. Minn. 2007). Rather, the complaining party need only establish that the other party violated a specific order of which he was aware. *Atkins* at 1009.

In this case, it is undisputed that Rowan was on notice of the October 6, 2010 Order. She attempted, belatedly, to respond to the same. Therefore, there is no question that Rowan was aware of the Order.

Rowan cannot argue that the Order was unclear. Rowan was simply required to provide the information outlined in the Order on or before October 7, 2010. She was also required to turnover property purchased with the stolen monies. She did neither.

The Court may levy a fine against the party in contempt, which is payable to the moving party or the Court, or may order imprisonment. *Open Access*, at 912. The Trustee submits that his attorney's fees, estimated to be \$1,000.00 should be paid by Rowan so that the estate's creditors are not harmed by the Trustee having to seek the Court's assistance in this matter. Of course, the Trustee would welcome a more severe monetary sanction. Further, it is anticipated that Rowan will not "come clean" with her waste of estate assets and incarceration may be the only method to obtain compliance.

CONCLUSION

Based on the above, the Trustee requests that the Court find Rowan in civil contempt of court. The Trustee also respectfully requests that the Court direct Rowan to fully comply with the Order, award the Trustee all of his costs and fees incurred in bringing this motion, and the Court consider incarceration to obtain Rowan's compliance.

**LEONARD, O'BRIEN,
SPENCER, GALE & SAYRE LTD.**

Dated: November 16, 2010

/e/ Matthew R. Burton
By: _____
Matthew R. Burton #210018
Attorneys for Trustee
100 South Fifth Street, Suite 2500
Minneapolis, MN 55402
(612) 332-1030

430403

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Case No.: 09-50779

Chapter 7

Dennis E. Hecker,

Debtor.

Randall L. Seaver, Trustee,

ADV Case No. 10-5032

Plaintiff,

vs.

Dennis E. Hecker and

Christi M. Rowan,

Defendants.

UNSWORN CERTIFICATE OF SERVICE

I hereby certify that on November 16, 2010, I caused the following documents:

Notice of Hearing and Motion for Contempt of Court, Memorandum of Law and Order (proposed)

to be filed electronically with the Clerk of Court through ECF, and that the above documents will be delivered by automatic e-mail notification pursuant to ECF and this constitutes service or notice pursuant to Local Rule 9006-1(a).

I further certify that I caused a copy of the foregoing documents to be mailed by first-class mail, postage paid, to the following:

Dennis E. Hecker
1615 Northridge Drive
Medina, MN 55391

Mr. Dennis Hecker
c/o Sherburne County Jail
13880 Highway 10
13880 Business Center Drive
Elk River, MN 55330-4601

Christi M. Rowan
1615 Northridge Drive
Medina, MN 55391

Barbara J. May
2780 North Snelling
Suite 102
Roseville, MN 55113

Dated: November 16, 2010

/e/ Stephanie Wood

Stephanie Wood
100 South Fifth Street, Suite 2500
Minneapolis, MN 55402
(612) 332-1030

430408

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Case No.: 09-50779

Chapter 7

Dennis E. Hecker,

Debtor.

Randall L. Seaver, Trustee,

ADV Case No. 10-5032

Plaintiff,

vs.

Dennis E. Hecker and

Christi M. Rowan,

Defendants.

ORDER

This case is before the court on the motion of Randall L. Seaver, trustee seeking an order holding Christi M. Rowan in civil contempt of court.

Based on the motion and the file,

IT IS ORDERED:

1. Rowan must completely comply with this court's order of October 6, 2010 within 24 hours of the date hereof.

2. If Rowan fails to comply with the order of October 6, 2010, or this order, the court will consider incarceration of Rowan after receiving an affidavit of default to be filed by the trustee.

3. The trustee is awarded his costs and fees incurred in bringing this motion. Rowan shall pay \$1,000.00 to the trustee, by way of a check made payable to "Randall L. Seaver, Trustee," on or before December 2, 2010.

Dated: _____

United States Bankruptcy Court Judge

430407